

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**

Richmond Division

KEYANN GLADDEN,)	
)	
Plaintiff,)	
)	
v.)	Case No. 3:08-CV-304 (REP)
)	
NAVY FEDERAL CREDIT UNION,)	
)	
Defendant.)	
)	
)	

CERTIFICATION OF COMPLIANCE SETTLEMENT STIPULATION ¶ 19.A.

Defendant, Navy Federal Credit Union, by counsel, hereby certifies pursuant to Paragraph 19.a. of the Settlement Stipulation it has modified its program for providing Adverse Action Notices to applicants denied under the circumstances that Settlement Class members were denied so that such denied applicants are informed of up to four derogatory factors in their credit bureau report that affected the FICO score calculated by the credit bureau issuing the report, or otherwise affected Navy Federal's decision to deny the credit application.

NAVY FEDERAL CREDIT UNION

By: _____/s/_____
Counsel

Harry M. Johnson, III (VSB No. 29144)
George P. Sibley, III (VSB No. 48773)
HUNTON & WILLIAMS LLP
Riverfront Plaza, East Tower
951 East Byrd Street
Richmond, Virginia 21219
(804) 788-8200
(804) 788-8218 (fax)
pjohanson@hunton.com
gsibley@hunton.com

Mark Bierbower (VSB No. 22913)
HUNTON & WILLIAMS LLP
1900 K Street, N.W.
Washington, DC 20006
(202) 955-1500
(202) 778-2201 (Fax)
mbierbower@hunton.com

Counsel for the Defendant, Navy Federal Credit Union

CERTIFICATE OF SERVICE

I hereby certify that on the 13th day of October, 2009, I served the foregoing document on counsel of record by way of the Court's CM/ECF system.

/s/

George P. Sibley, III (VSB No. 48773)
HUNTON & WILLIAMS LLP
Riverfront Plaza, East Tower
951 East Byrd Street
Richmond, Virginia 21219
(804) 788-8200
(804) 788-8218 (fax)
gsibley@hunton.com

*Counsel for the Defendant, Navy Federal Credit
Union*